

Schedule of Bank charges applicable from January 1st – June 30th, 2011

Schedule of Charges January 1st –June 30th, 2011

TRADE FINANCE:

A. IMPORTS	
1. Letters of Credit issuance and revalidation charges	
1 st Qtr or part thereof	Upto 0.40%
Subsequent Qtr or part thereof	Upto 0.30% per quarter or part thereof
Minimum charges	Rs. 1,000/- flat
2. Amendments	
	As in '1' above for enhancement in amount or extension of expiry, Rs. 750/- per amendment for all other amendments
3. Acceptance under Usance / Deferred Payments LCs	
	Upto 0.125% commission per month or part thereof for any period beyond the validity of the LC till maturity/ retirement of bill; Minimum of Rs. 500/- flat
4. Retirement Charges	
	Upto 0.10% of document amount; Minimum Rs. 500/-flat
5. Markup on past due Import Bills under Sight LCs	
	Upto Rs. 0.57/1,000/ diem
6. Markup on Overdue Acceptances	
	Upto Rs 0.57/1,000/diem after due date
7. Registration of Import Contract	
	Upto 0.25% of contract value; Minimum of Rs. 750/-
8. Amendment in Registered Import Contract	
	Rs. 500/- per amendment; However, commission for enhancement in amount is subject to the same charges as the registration of Import contract.
9. Advance payment against imports	
	Upto Rs. 1,000/- flat (in addition to swift / telex charges)
10. Service charges against import bills under collection	
	Up to 0.1% of document amount; Minimum Rs. 500/- flat
11. Endorsement of Airway Bills (AWB) prior to receipt of documents)	
	Rs. 1,000/- per AWB
12. Issuance of Shipping Guarantee	
	Rs. 1,000/- per Shipping Guarantee
13. Issuance of Remittance Certificate, where payment of other bank's LCs is made through us	
	Rs. 500/- per certificate
14. Handling of Discrepant documents under Import LC	
	USD 50/- per bill
15. LC Cancellation Charges	
	Rs. 500/- + Actual charges
16. Credit Report Charges	
	Rs. 250/- + Actual charges
17. LC Confirmation charges	
	Case to case basis
18. If importer arranges payment of our bills (in foreign currency) through any other bank	
	Upto 0.10%; Minimum Rs.1,000/-
19. Safe custody charges for holding accepted bills of exchange	
	Upto Rs. 500/- per quarter per bill
20. Direct/ Clean reimbursement charges	
	At actual
21. Noting and protesting fee	
	Actual + USD10/- per bill

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22. Issuance of freight certificate for Import on FOB basis.	Upto Rs. 1000/-
B. EXPORTS	
1. Letters of Credit	
a) Advising	Upto Rs. 1,500/- per LC
b) Amendment Advising	Upto Rs. 1,000/- per amendment
c) Adding Confirmation on LCs	0.25% per quarter or part thereof, Minimum Rs. 1,000/-
d) LC Transfer charges	Rs. 750/- flat per transfer + actual charges
e) Negotiation (FCY Bill / Documents)	At treasury quoted exchange rate + Rs. 1,000/- per bill / document + courier charges
2. Reimbursement paid to other banks from NR Rupee account	Upto Rs. 500/- per transaction
3. Processing of documents under LCs restricted on other banks	Upto Rs. 750/- per document.
4. Handling of Duty Drawback Claims	0.25% Minimum Rs. 500/- per claim
5. Handling Outward Documentary Bill for Collection	Rs. 500/- per collection + actual charges
6. Service Charges on Export Documents	Upto 0.13% per bill / document upon realization/ negotiation; Minimum of Rs.1,000/-
7. Export Development Surcharge Handling Charges	Rs. 80/- per bill realized
8. Unrealized Documents Negotiated under Reserve	Rs. 0.57/1,000/diem from date of negotiation till recovery from customer.
9. Advance Payment Processing	Rs. 300/- per advance payment
10. Handling Fee for R&D Claims	Rs. 500/- per Claim
11. Transfer of export proceeds to other banks	Upto 0.10% per bill; minimum of Rs. 500/-
12. Assignment of export proceeds	Rs.1,000/- + actual charges
13. NOC issuance for transferring documents to other banks	Upto Rs.1,000/-
C. LOCAL TRADE	
1. Letters of credit Issuance Charges	
1 st Qtr or part there of	Upto 0.40% per quarter or part thereof
Subs. Qtr or part thereof	Upto 0.30% per quarter or part thereof.
Minimum Charges	Rs. 1,000/- flat
2. Amendments	As in '1' above for enhancement in amount or extension of expiry, Rs. 750/- per amendment for all other amendments.
3. Acceptance Commission under Usance / Deferred Payments LCs	Upto 0.125% commission per month or part thereof for any period beyond the validity of the LC till maturity/ retirement of bill; Minimum of Rs. 500/- flat
4. Markup on past due Rupee Bills under Inland Sight LCs	Upto Rs. 0.57/1,000/ diem
5. Mark up on Overdue Acceptance (Local Rupee Bills)	Rs. 0.57/1,000/diem after due date.
6. Negotiation of bills/ Retirement charges under Inland Sight LCs	Upto 0.35% of bill amount; Minimum Rs. 500/-; Mark-up on discounting of sight/ usance bills will be

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	as per arrangement with the client.
7. Payment under Documentary Collections (Inward)	Upto 0.50% per document, Minimum Rs. 750/-
8. Payment under Documentary Collections (Outward)	Upto 0.50% per document, Minimum Rs. 750/-
D. GUARANTEES	
1. Issuance, Renewal & Extension Commission	
a) All Types of Guarantees	
Up to Rs. 100 Million	Upto 0.65% (per Qtr or part thereof)
Exceeding Rs. 100 Million	Upto 0.60% (per Qtr or part thereof)
b) Minimum Charges	Rs. 1,500/-
2. Amendments	Rs. 500/- per amendment. Enhancement in amount or extension of expiry to be charged as per 1 (a) above.
3. Guarantee approval from SBP	Rs. 1,000/- per case

CASH SERVICES:

A. SAMBA ACCESS PRODUCT CHARGES		Frequency
Product Licensing Fee	Rs.30,000	One time
Service Charges (Cash Management Related Services)	Rs.10,000	Monthly
Service Charges (Samba Access: Trade Module)	Rs.5,000	Monthly
Smart Card Security Token /charge per token	Rs.8,000	One time
Integration Services Fee	Rs.20,000	One time
B2B (ERP Connectivity) Integration Services	Rs.40,000	One Time
BULK TRANSACTION PROCESSING		
Processing of multiple transfers	Up to 50 transfers – Rs. 3,000/- Above 50 transfers – Rs. 4,000/-	
Electronic Salary Transfers	Rs.100/Transfer	
Note: All charges for Corporate Cash Management products (collections & payments) will be decided on case to case basis through agreement between the customer and the bank		
B. FOREIGN REMITTANCES		
1. Outward Telegraphic Transfer & Demand Drafts	USD 10/- or equivalent, PLUS additional 0.50% (minimum USD 20/-) where remittances are made against Cash Deposit in FC Accounts within 15 days of the Deposit.	
2. Cancellation		
a) Demand Drafts (if Original is returned upon cancellation)	USD 5/- or equivalent.	
b) Demand Draft (If stolen or lost) / Issuance of Duplicate Draft	USD 10/- or equivalent, upon confirmation of non encashment and completion of formalities.	
c) Telegraphic Transfer	USD 10/- or equivalent upon receipt of confirmation of non-payment.	
3. Issuance of Encashment Certificates	Rs. 500/- for remittances over 3 months old, Rs. 1,000/- for remittances over 2 years old	

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C. FOREIGN CURRENCY DEPOSITS	
Over the counter charges	0.1% of the deposit amount, Minimum USD 3/- EUR 2/-, GBP 2/-. (Charges to be recovered from the customer account)
D. FOREIGN COLLECTION	
1. Outward	USD 10/- or equivalent per collection.
2. Inward	USD 5/- or equivalent PLUS DD/TT Charges
3. Outward Bills Returned Unpaid	Rs. 750/-
4. Issuance of Proceeds Realization Certificates	Rs. 500/- per certificate for remittances over 3 months old Rs. 1,000/- per certificate for remittances over 2 years old.
E. PURCHASE OF FOREIGN CURRENCY INSTRUMENTS (As per limits prescribed by Prudential Regulations & within delegated authority)	
1. Encashment of TCs	1.0% (Minimum USD 5/-)
F.. FOREIGN EXCHANGE PERMITS & "M" FORM APPROVALS (ALL KINDS)	
1. Fresh cases	Rs. 2,000/-
2. Per Subsequent Renewal	Rs. 1,500/-
3. "M" Form Processing	Rs. 250/-
G.. LOCAL REMITTANCES	
1. Issuance	
a) Pay Orders	Rs.150/- In case request received through Samba Phone Banking/ Samba Online (Internet Banking) , the charge shall be reduced to Rs. 75/- per pay order Charges for making pay order/ DD/ any other instrument for payment of fee/ dues in favor of educational institutions, HEC/ Board etc. shall be charged @ 0.50% of the fee/ dues or Rs. 25/- per instrument whichever is less.
b) Outward Telegraphic Transfer & Demand Drafts	
i. Upto Rs. 100,000	0.25% or Rs.150/- *
ii. Upto Rs. 1,000,000	0.10% or Rs. 225/- *
iii. Above Rs. 1,000,000	0.075% or Rs. 1,000/- *
* Whichever is higher	
2.. Cancellation	
a) Demand Draft (if original is returned upon cancellation) b) Demand Draft (If stolen or lost) / Issuance of duplicate demand draft	Rs. 500/- Rs.350/- upon confirmation of non-encashment and completion of formalities.
c) Telegraphic Transfer	Rs. 500/- upon receipt of re-credit confirmation from the paying bank.
d) Pay Order (if original is returned upon cancellation)	Rs. 500/-

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e) Pay Order (If stolen or lost) / Issuance of duplicate pay order	Rs. 350/-
H. LOCAL COLLECTION	
1. Outward	0.05% ; Minimum Rs. 100/- plus postage charges
2. Inward	Rs. 100/- PLUS DD/TT/PO Charges
I. PURCHASE OF LOCAL CURRENCY INSTRUMENTS (as per limits prescribed in Prudential Regulations & within delegated authority)	
1. Drafts/PO drawn on First class banks	0.25%; Minimum Rs. 500/- PLUS mark up at agreed rate.
2. Clean Cheques & other negotiable instruments purchased	0.50%; Minimum Rs. 500/- PLUS mark up at agreed rate. Full value of the instrument will be recovered if the instrument is returned unpaid.
<u>ADVANCES:</u>	
1. Legal Counsel	Actual or as agreed with the customer through agreement
2. Arrangement/Syndication Fee	As per arrangement with the company.
3. Re-scheduling & restructuring fees	As per arrangement with the company
4. Documentation Charges	Actual or as agreed with the customer through a contract
5. Security Maintenance Charges	Actual, as and where applicable
A. MORTGAGES	
1. Property Valuation Charges	Actual
2. Insurance	Actual
3. Administrative Charges	As applicable
B. PLEDGED STOCK	
1. Godown Rent	Actual PLUS 20% to include staff time
2. Godown Staff Salaries	Actual
3. Godown Inspection	Rs. 500/- per day, PLUS T.A. & D.A. as per bank's policy, depending on the location of the Godown
4. Delivery Supervision Charges	Rs. 500/- per trip, PLUS T.A. & D.A. as per bank's policy, depending on the location of the Godown.
5. Muccaddam Charges	Actual
6. Delivery Order Issuance	Rs. 250/- per delivery order
7. Insurance Premium	Actual
C. HYPOTHECATED SECURITIES	
1. Stock Inspection Charges	Rs. 500/- per day PLUS T. A. & D.A., as per bank policy, depending on the location of the Godown OR actual in case inspection is outsourced
2. Insurance Premium	Actual
3. Valuation	Actual
D. SECURITIES AND SAFE CUSTODY SERVICES	
1. Account opening and maintenance charges	Rs. 1,500/- for individuals, Rs. 2,000/- for other

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	customers. Charges per annum, payable up-front
2. Safe Custody – On shares/securities	0.10% flat, payable up-front, chargeable quarterly on market value (as the case may be, in case of unquoted shares the face value) of shares/securities at the start of the quarter
3. Handling –Sale/Purchase of shares/securities	0.10% flat on market value or cost (as the case may be) of the shares/securities
4. Handling-Deposit/withdrawal shares/securities *	0.10% flat on market value or cost (as the case may be) as at date of deposit/withdrawal
5. Collection of profit/return/dividends on shares in safe custody *	0.10% flat on the amount of profit/return/dividend collected
6. Insurance, stamp duty, taxes, brokerages, transfer fee, CDC charges, registration fee, postage & courier charges	Actual
* Note: These service charges apply in case of our financing against shares/securities also.	
7. Search Reports	Actual
8. Registration of Loan with SBP	Rs. 5,000/-
E. IPS ACCOUNTS	
1. One Time Opening Charges	Rs. 2000/-
2. Buying or Selling of Govt. Securities	Rs. 1500/- (Flat charges)
3. Minimum face value of T-bills	Rs. 1 million
4. Per statement charges	Rs. 250/-
5. Annual maintenance charges	Rs. 750/-
	(Head GM will retain discretion to reduce/waive this on a case-to-case basis if necessary)
F. FUNDS TRANSFER THROUGH RTGS	
1. RTGS Charges per transaction	Rs. 1000/-
	(CIBG Head will retain discretion to reduce/waive this on a case-to-case basis if necessary)
<u>CONSUMER BANKING:</u>	
A. AUTO FINANCE	
1. Loan Management & Documentation fees	Upto Rs. 5,000/- (new/used car) per case upfront (Non-refundable)
2. Vehicles Registration charges	At Actual
3. Late payment charges	Rs. 500/- or 10% of due installment, whichever is higher, on best effort basis.
4. Early Settlement Charges	Upto 5% on principal outstanding
5. Re-possession charges	Light Traffic Vehicle With in City upto Rs. 25,000 Out side the City upto Rs. 30,000 Medium With in City upto Rs. 40,000

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	Out side the City upto Rs. 45,000 (At actual subject to maximum as mentioned above),
6. Cheque return charges (only for Auto customers)	Rs 1,000/- per return
7. Insurance	At Actual
8. Vehicle valuation charges (used car)	At Actual
9. Litigation Charges	At Actual, on best effort basis
10. Issuance of Duplicate Transfer letter	At Actual
11. Issuance of Duplicate NOC	Upto Rs. 500/-
12. Vehicle Tracking Device	At Actual
B. HOUSE LOAN	
1. Loan Management & Documentation fees	Upto Rs. 5,000/-
2. Income Estimation	At Actual
3. Property Appraisal Fee	At Actual
4. Litigation Charges	At Actual, on best effort basis
5. Early/Partial Settlement Charges	Upto 5% on Principal Outstanding
6. Late Payment Charges	10% of the due Installment Amount on best effort basis
7. Life & Property Insurance	Actual
8. Loan enhancement fee	Upto Rs. 5,000/-
9. Issuance of Duplicate NOC	Upto Rs. 1,000/-
C. SAMBA PERSONAL LOAN	
1. Loan Management & Documentation fees	Upto Rs. 4000/-
2. Early Settlement Charges	
a. Within 1 year of Loan Outstanding	Upto 8% of the Remaining Principal Amount
b. During 2 & 3 years of Loan Outstanding	Upto 5% of the Remaining Principal Amount
c. During 4 & 5 years of Loan Outstanding	Upto 3% of the Remaining Principal Amount
3. Late payment charges	10% of due installment on best effort basis
4. Cheque return charges (only for PL customers)	Upto Rs. 500/- per return
5. Litigation Charges	At Actual, on best effort basis
6. Top-up/ Enhancement Facility fee	Upto Rs. 2,500/-
7. Rescheduling/ Restructuring Fee	Upto Rs. 2500/-
8. Issuance of Duplicate NOC	Upto Rs. 500/-
D. SAMBA BREAK FREE / CASH SECURED LOANS	
Processing Fee	Upto Rs.5000/-
Limit Enhancement	Rs. 1500/-
Late Payment Charges	Upto 2% on outstanding principal
Late Renewal Charges	Rs.150/- per day from date of expiry
Documentation Stamp Duty and Govt. Levies	At Actual
E. SAMBA PREPAID CARDS	

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Card Issuance Fee	Up to 5% of the card value	
Card Replacement Charges in Pakistan	Up to Rs. 500/- per replacement	
Card Replacement Charges Overseas	Up to SAR 50/- or equivalent per replacement	
F. DEBIT CARDS *		
	SambaBlue	SambaGold
Primary Card Annual Fee	Upto Rs. 500/- per card	Upto Rs. 1000/- per card
Supplementary Card Annual fee	Upto Rs. 150/- Per Card	Upto Rs. 500/- Per Card
Card Replacement Fee	Upto Rs. 300/-	Upto Rs. 500/-
Card Conversion Fee	Upto Rs. 1,000/- per conversion	
Utility Bill payment	Upto Rs. 100/- per bill payment. If through Samba Phone Banking / Samba Online upto Rs. 75/-	
Visa/MasterCard arbitration Charges for Disputed Transactions	At Actual	
Transaction retrieval fee	Local upto Rs. 350/- and International upto Rs. 800/-	
International Usage fee at POS	Upto 2.5% of the transaction amount	
Foreign transactions	Upto 5% over prevailing market currency rate or as per directives of SBP and all 3rd currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and Master Card. Furthermore, international transaction fee will also be charged as per Visa/MasterCard	

SMS/E-mail alerts service:

Service Charges	Upto Rs. 200/- per month
Charge per SMS/E-mail	Upto Rs. 10/- per message on over and above 25 messages per month

Debit Card direct debit:

Enrollment fee	Upto Rs. 500/-
Fee per transaction	Upto Rs. 100/- or 3% of the transaction amount (whichever is higher)

*** Charges will be applicable after product launch.**

BRANCH BANKING CHARGES:

1. (a) Standing Instruction Charges	Rs.500/- per transaction (apart from other applicable charges).
(b) Default on performing standing instructions due to lack of funds	Rs. 750/-
2. Minimum Balance Charges	Minimum balance charges of Rs.50/- per month will be levied (inclusive of FED), in case minimum monthly average balance mentioned below is not maintained.

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Type of Account	Currency	Monthly Requirement	Minimum Average Balance
Current	Rupee	10,000/-	
Samba Sehel Current Account	Rupee	100,000/-	
PLS Savings*	Rupee	15,000/-	
Current	F.C.	USD 1,000 or equivalent	
Saving	F.C.	USD 1,000 or equivalent	
Samba Flexi**	Rupee	NIL	
Samba Max**	Rupee	NIL	
Samba Payroll Current Account	Rupee	NIL	
Samba Payroll Saving Account	Rupee	NIL	
*These charges are applicable to all Saving Products.			
** Accounts in relation with Flexi & Max will be exempted from minimum balance charges.			
Note:			
The bank at its discretion may close any account that is not maintaining the required average monthly minimum balance.			
The following categories are exempt from levy of minimum balance charges			
<ul style="list-style-type: none"> • Students • Mustahqueen of Zakat • Employees of Government / Semi-Government / Defense institutions for salary and pension purposes • Dormant Accounts • Accounts of School Management Committees (SMC's) duly constituted by Education Department, Government of Sindh. • Widows / children of deceased employees eligible for family pension / benevolent fund grant 			
3. Cheques returned unpaid			
a) Cheques drawn on us (Cash & Clearing)		Rs. 350/- per cheque return	
b) Outward Clearing Cheques Returned unpaid		Rs. 150/- per cheque return	
4. Stop Payment of Cheques		Rs. 500/- per Cheque. Through Samba Phone Banking / Samba Online Rs. 200/-	
		Rs.1000/- per (continuous) series of Cheques.	
5. Duplicate / Additional Statements of Account issued other than at standard frequencies		Rs. 35/- per statement.	
6. Account Balance/Account Activity Certificates/Balance Confirmations		Rs. 350/- per certificate	
		(Account Balance/Account Activity Certificate/ Balance confirmations & processing fee shall not be charged for verification of accounts/ Bank statements of students applying for foreign education)	
7. Issuance of Credit Reports		Rs.350/- per report, recoverable from account holder or correspondent bank, as applicable.	
8. 1 st Cheque Book (of 25 leaves)		Free for current account customers only	
9. Cheque Book Issuance		Rs.6/- per leaf PLUS government levies, if any.	
10. Cheque Book Dispatch		Rs.125/- per book PLUS postage/courier on actual	
11. Payment of prize money of National Prize Bonds		0.25% of prize money; Minimum Rs. 50/-	
12. Corporate Salary Disbursement		Upto Rs.100/- per salary per month; Minimum Salary	

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	Rs. 2,000/-
13. Same day Clearing Charges	Rs. 400/- per Cheque (Charges to be recovered irrespective of realization or return. No further return charges will be applicable.)
14. Third Party Test verification charges	Rs. 500/- per test
15. (a) Online Banking (Cash Deposit/Withdrawals)	Online Intercity Charges: (a) upto Rs. 250,000/- Rs.125 (Flat) (b) above Rs. 250,000/- Rs.0.05% (Charges to be recovered from the customer account)
(b) Online Banking (Clearing)	Free
16. Hold Mail Charges	Rs. 3000/- p.a. recoverable upfront
17. Account Closing Charges	Rs. 200/- (current and savings account) or whatever available, in case balance is less than Rs. 200/-
18. Duplicate advices	Rs. 200/- per advice
19. Copy of paid Cheques (less than 6 months)	Rs. 500/- per cheque
20. Copy of paid Cheques (more than 6 months)	Rs. 750/- per cheque
21. Issuance of PRC for remittances	Rs. 500/-
22. Cash Pick Up & Delivery	At Actual
23. SMS/Email Alert Subscription charges	Upto Rs.350/- per Annum
24. Inter City Cheque Clearing Charges	Rs. 125/- per cheque (No Intercity charges will be applicable for cheques cleared through this service between twin cities of Islamabad and Rawalpindi).
25. Inter City Cheque Return Charges	Rs. 350/- per cheque
26. Collection Cheque Return Charges	Rs. 250/- plus postage at actual
27. Pre-mature Encashment	
a) Term Deposit	Pre-mature/ early encashment of Term Deposits will be subject to the following: <ol style="list-style-type: none"> 1. Payment of Profit as per Applicable Rate; and 2. Premature encashment cost/ charges/ rate <ol style="list-style-type: none"> 1. Applicable Rate of Profit: The Applicable Rate shall be nearest completed tenor Rack Rate prevailing at the date of accepting the said deposit or at the date of premature encashment, whichever is lower, which will be further reduced by premature encashment cost/ charge/ rate. This applicable rate will be used to calculate the profit from the date of booking of the deposit till the date preceding the date of such premature encashment.

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	<p align="center">2. Premature Encashment Cost/ Charge/ Rate:</p> <p>For deposit having Remaining Tenor equal to or less than one year.</p> <p align="center">= MAX [{KIBOR* (Offer side) minus the rate agreed with the customer at the time of booking of the deposit}, Zero] X Remaining Number of days to Maturity/ 365</p> <p>* KIBOR offer rate will be the nearest quoted tenor most closely matching the Remaining Tenor of the deposit on the date of such early encashment. KIBOR (offer side) rate will be as published on the latest available Reuters KIBR page on the date of early encashment.</p> <p>For deposit having Remaining Tenor of more than 1 year:</p> <p align="center">= MAX [{(PKRV** plus 2%) minus the rate agreed with the customer at the time of booking of the deposit}, Zero] X Remaining Number of days to Maturity/ 365</p> <p>** PKRV rate will be the nearest quoted tenor most closely matching the Remaining Tenor of the deposit on the date of such early encashment. PKRV rate will be as published on the latest available Reuters PKRV page on the date of early encashment.</p> <p align="center">The premature encashment cost/ charge will be recovered from the accrued profit and or principle amount of the deposit in case the accrued profit is less than the premature encashment cost.</p> <p>(Business Head or person with authority delegated can lower or waive the charges in view of relationship, other business & customer service considerations)</p>
<p>b) Samba Flexi / Samba Max</p>	<p>If the customer pre-maturely withdraws funds, the profit rate corresponding to the last maximum completed tenure will be applied on the number of</p>

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	days the deposit amount has remained with the bank to be further reduced by the pre-mature encashment cost up to 5%.The related withholding tax will be deducted from customer's account. No profit / return is applicable if the customer withdraws funds before the minimum completed tenor of one month. The balance deposit remains unaffected and continues at the contracted terms. Profit will be paid at maturity on the remaining deposit amount.
<u>TELECOMMUNICATION CHARGES: (At actual subject to minimum as under)</u>	
1. Telex/Swift: a) Import LCs: b) Telegraphic Transfers: c) Others	Full Telex: Rs. 2000/- Short Telex: Rs.1000/- Amendments: Rs.1000/- Foreign TTs: USD 35/- or equivalent Local TTs: Rs. 300/- Rs. 1,000/-
2. Courier *	International: At Actual Intercity: At Actual Intracity: At Actual
3. Postage	International Export Documents: At Actual Others – Registered: At Actual Others – Ordinary: At Actual Domestic Registered: At Actual Ordinary: At Actual
4. Fax (per page)	Local : Rs.175/- Foreign : Rs. 350/- Through Samba Phone Banking Rs. 100/- local and Rs. 200/- foreign
5. Telephones	Estimated actual charges, depending upon the length of call.
*Also applicable on all delivery instructions by Non-Resident Customers for PO/DD/MC and any other financial Instrument.	
<u>LOCKERS:</u>	
1) Rent	Small Rs. 1,250/- p.a. Medium Rs. 2,250/- p.a. Large Rs. 3,500/- p.a.
2) Key Deposit (in advance to be refunded on termination)	Small Rs. 2,000/- Medium Rs. 2,500/- Large Rs. 3,000/-

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Note: However Locker rent will be waived for customers maintaining Key Deposit as under during tenancy period.							
	<table> <tr> <td>Small</td> <td>Rs. 50,000/-</td> </tr> <tr> <td>Medium</td> <td>Rs. 100,000/-</td> </tr> <tr> <td>Large</td> <td>Rs. 150,000/-</td> </tr> </table>	Small	Rs. 50,000/-	Medium	Rs. 100,000/-	Large	Rs. 150,000/-
Small	Rs. 50,000/-						
Medium	Rs. 100,000/-						
Large	Rs. 150,000/-						
3) Late fee (Locker rent)	Rs. 300/- Flat						
4) Breaking Charges	At Actual						
<u>ATM CHARGES:</u>							
Use of ATM at bank machines	Free						
ATM Card Replacement Charges	Rs. 200/- per card						
Withdrawal (SambaBank customer 1-Link/ M-Net Switch)	Rs. 15/- per transaction						
Withdrawal (Non SambaBank customer SambaBank ATM)	Rs. 15/- per transaction						
Withdrawal (SambaBank customer SambaBank ATM)	Free						
Balance Inquiry (SambaBank customer 1-Link Switch)	Free						
Balance Inquiry (SambaBank customer M-Net Switch)	Rs. 5/- per transaction						
Balance Inquiry (SambaBank customer SambaBank ATM)	Free						
Interbank Funds Transfer	Max Upto Rs.100/- per transaction						
Statement by Mail	Rs. 25/-						
<u>International ATM Transaction</u>	<u>Rs. 300/- per transaction</u>						
<u>BANCASSURANCE</u>							
ATM & Cash Insurance	Monthly - Rs 250/- per ATM/Debit Card						
Business Insurance	Yearly - Package A: Rs. 4,800/-, Package B: Rs. 6,000/-, Package C: Rs. 8,500/-						
Home Insurance	Yearly - Package Silver: Rs. 2,500/-, Package Gold: Rs. 7,500/-, Package Platinum: Rs. 13,500/-						
Life Insurance	As per rate quoted by the insurance company						
<u>BASIC BANKING ACCOUNT:</u>							
Type of Account	Current (Non-remunerative)						
Minimum Initial Balance	Rs.1,000/-						
Minimum Balance Requirement	NONE						
Minimum Balance Charges	NONE						
Free Counter Transactions	2 deposit transactions and 2 cheque withdrawals per						

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	month
Free ATM Transactions	Free on SambaBank ATMs
Statement of Account Frequency	Annual

WAIVER OF CHARGES

Postage, - Courier, Telephone, Telex and Fax Charges will not be recovered from account holders maintaining an average monthly balance of Rs. 1.0 million or equivalent in current account and Rs. 2.0 million or equivalent in profit bearing account. For the purposes of determination of exemption, previous month's average balance shall be used. Commission on following type of transactions will also not be deducted from such customers.

1. Pay Order and Demand Draft Issuance
2. Outward Remittances –Local & Foreign*
3. Inward Remittances –Local & Foreign
4. Collection of Local & Foreign Currency Cheques
5. Statement of Accounts
6. Returned Cheques
7. Stop Payment of Cheques
8. Standing Instructions Fee
9. Issuance of Balance Confirmation Statements
10. Delivery of Cheque books by Registered Mail
11. Issuance of Counter Cheques
12. "M" Form Approval
13. Cash Collection Services if collection is equivalent to Rs.1 million and/or above.
14. Lockers (waiver of key deposit).
15. Same day clearing charges if value of the Cheque is Rs. 5 million and/or above.
16. Cheque book charges for priority Customers.
17. Foreign Currency deposits over the counter charges.

SambaBank Staff is also exempt from the above charges, minimum balance charges, ATM card replacement charges and locker Key Deposit. However, locker rentals and other out of pocket expenses will be recovered.

Concerned Business Head or person with authority delegated can lower or waive the charges in view of relationship, other business and customer service considerations. FED being government charges applicable on Minimum Balance /Other Charges deducted will not be refunded.

* Other than charge on remittance in F.C, where cash has been deposited.

NOTE

- a) All government levies duties/taxes/Zakat etc., are for customers' account and will be deducted in addition to the above mentioned charges.
- b) Out of pocket expenses will be collected for all banking services not otherwise covered by the schedule.
- c) Charges may be collected in Pak Rupees or Foreign Currency in all categories.

Schedule of Bank charges applicable from January 1st – June 30th, 2011

- d) Courier charges and postage will be recovered on trade services related transactions.
- e) Correspondent bank charges will be recovered at actual, in addition to our charges as per schedule.
- f) Charges relating to corporate customers may differ as a result of an agreement between the Customer concerned and the Bank.
- g) Only processing may vary according to bank's product offering.
- h) In cases where large corporate relationships either maintain substantial balance or provide collateral business, the Bank reserves the right to waive some / all charges.
- i) Federal Excise Duty wherever applicable will be collected over and above normal charges.
- j) No service charges will be levied for collection of fee from students of Educational Institutes.
- k) Charges for additional facilitation services, such as airport pick & drop facility, provided through alliances may be charged to the customer at actual cost.